

## Exhibit 1

### Property Characteristics

	2002-2003 Total	2002-2003 Great Rate	2002-2003 Great Start	2002-2003 New Start
<b>Closed Loans</b>	<b>1,818</b>	<b>1,071</b>	<b>720</b>	<b>27</b>

<b>Acquisition Cost</b>	Mean	\$84,502	\$86,342	\$82,551	\$63,535
	Median	\$83,850	\$85,900	\$81,250	\$60,000
	below \$40,000	0.9%	0.7%	1.3%	0.0%
	\$40,000-\$49,999	3.3%	3.1%	2.5%	33.3%
	\$50,000-\$59,999	7.0%	6.4%	7.8%	7.4%
	\$60,000-\$69,999	13.9%	11.5%	16.9%	29.6%
	\$70,000-\$79,999	18.1%	17.3%	19.9%	3.7%
	\$80,000-\$89,999	18.7%	18.9%	18.5%	14.8%
	\$90,000-\$99,999	16.9%	18.3%	15.0%	11.1%
	\$100,000-\$109,999	8.9%	9.2%	8.8%	0.0%
	\$110,000-\$119,999	8.3%	9.3%	7.1%	0.0%
	\$120,000-\$129,999	2.8%	3.5%	1.8%	0.0%
	\$130,000-\$139,999	1.3%	1.9%	0.0%	0.0%
	Over \$140,000	0.1%	0.1%	0.0%	0.0%

<b>New/Existing</b>	<b>New (%)</b>	<b>27.1%</b>	<b>34.1%</b>	<b>14.0%</b>	<b>100.0%</b>
	<b>(#)</b>	<b>493</b>	<b>365</b>	<b>101</b>	<b>27</b>
	Mean Price:	\$97,877	\$100,174	\$98,753	\$63,535
	Median Price:	\$96,693	\$98,500	\$95,000	\$60,000
	<b>Existing (%)</b>	<b>72.9%</b>	<b>65.9%</b>	<b>86.0%</b>	<b>0.0%</b>
	<b>(#)</b>	<b>1,325</b>	<b>706</b>	<b>619</b>	<b>0</b>
	Mean Price:	\$79,525	\$79,190	\$79,907	\$0
	Median Price:	\$79,000	\$79,000	\$79,000	\$0

<b>Age of Home</b>	1 Yr Old And Newer	28.4%	35.5%	14.9%	100.0%
	2 Yrs Old	0.8%	1.1%	0.4%	0.0%
	3 Yrs Old	1.6%	1.4%	1.9%	0.0%
	4 To 10 Yrs Old	10.7%	10.2%	11.9%	0.0%
	11 To 20 Yrs Old	13.4%	11.1%	17.2%	0.0%
	21 To 30 Yrs Old	10.6%	9.3%	12.8%	0.0%
	31 To 40 Yrs Old	10.4%	10.1%	11.3%	0.0%
	41 To 50 Yrs Old	10.5%	10.0%	11.7%	0.0%
	50 Yrs & Older	13.6%	11.2%	17.8%	0.0%

<b>Square Feet</b>	Mean	1,236	1,243	1,231	1,052
	Median	1,218	1,220	1,208	1,056
	less than 1,000	13.8%	12.4%	15.3%	29.6%
	1,000 - 1,250	44.0%	44.5%	42.2%	70.4%
	1,251 - 1,500	29.9%	30.8%	29.7%	0.0%
	1,501 - 1,750	8.8%	8.7%	9.2%	0.0%
	greater than 1,750	3.6%	3.6%	3.6%	0.0%